

## Enhanced Commercial Property Database

# Risk Score Distribution

January 2018

SCORE BAND	MEANING	EXISTING MORTGAGE DEFAULT SCORE Number of Records	UNDERWRITING SCORE Number of Records	INSURANCE CLAIMS RISK SCORE Number of Records
1 TO 25	VERY LOW RISK	517,859	3,696,280	5,733,339
26 TO 50	LOW RISK	731,509	5,057,811	4,867,359
51 TO 75	MODERATELY LOW RISK	383,562	2,814,358	2,158,823
76 TO 100	MID-LEVEL RISK	192,498	1,519,323	1,042,546
101 TO 200	MODERATELY HIGH RISK	237,686	1,884,281	1,265,643
201 TO 500	HIGH RISK	76,128	594,734	466,134
501+	VERY HIGH RISK	23,891	72,431	105,374
TOTALS		2,163,133	15,639,218	15,639,218